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Citizens Community Bank

September 8, 2005

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Mr. Johns F. Carter
Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, California 94105

Dear Mr Carter:

RE: Wal-Mart Application for FDIC Insurance

It is with great concern that I write this letter. The concern is over the tremendous obstacles in place hindering small community banks and small businesses to compete in the market place.

I am concerned that Wal-Mart will change the landscape for community banking and that small businesses will be the victims. We now have a healthy banking system in our country. One that addresses the needs of all types of business, whether it be manufacturing, retail, service or wholesale. We have a dual banking system and a system where large and small banks compete for their niches.

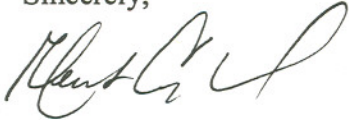
Small community banks continue to struggle with updating technology and keeping up with ever changing regulations. However, these are manageable and part of the expected business challenges found everywhere. We can handle the real competitive issues in our market, but we cannot afford to standby and have a competitor come in with a decided and definite competitive advantage. This is what a Wal-Mart would be.

The banking industry has remained independent of commerce due to sound banking regulations and laws. We've already seen what Wal-Mart has done to Mom and Pop retail stores in our communities and its effect on community banking would be drastic.

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I ask that you not approve the application of Wal-Mart for these and other sound reasons.
Your consideration of this request is greatly appreciated.

Sincerely,

A handwritten signature in black ink, appearing to read "Glenn L. Copeland", with a stylized flourish at the end.

Glenn L. Copeland
President